House surveys

What is a house survey?

A house survey is an expert inspection of a property's condition, which identifies problems to a prospective buyer.

It's completed by a surveyor who visits the property, carries out an inspection and prepares a report on what they've found.

Home buyers generally have a survey done on a property after their offer has been accepted by the seller (but the system works differently in Scotland).

Before commissioning a survey, you should check that the surveyor is a member of one of the two main accrediting bodies:

- **Rics - Royal Institution of Chartered Surveyors.** Rics surveyors provide three 'levels' of survey: Rics Home Survey - Level 1 (previously called a Condition Report), Level 2 (previously called a HomeBuyer Report) and Level 3 (previously called a Building Survey). Level 2 reports are available with or without valuations.
- **RPSA - Residential Property Surveyors Association.** The RPSA provides two levels of survey: a Home Condition Survey and a Building Survey. It also offers a specialist buy-to-let survey for landlords.

Do I really need a house survey?

When you're already spending a lot of money on buying a house or flat, a survey can feel like an unnecessary expense.

But it's far better to be aware of any problems before you buy a property, so you can make an informed decision about how much you're willing to pay for it and, if necessary, budget for any repair work that needs doing.

If major problems are uncovered, you may be able to use the information in the survey to negotiate with the seller.

For example, if your survey finds that you'll need to carry out repairs costing £10,000 you could ask for a £10,000 reduction on the property price, or ask the seller to make the necessary repairs before you exchange contracts.

House surveys vs mortgage valuations

When you apply for a mortgage, the mortgage lender will carry out a valuation on the property to make sure it's worth roughly what you're planning to pay for it.

The mortgage valuation is sometimes called a valuation 'survey', but this can be misleading.

A mortgage valuation is nowhere near comprehensive enough to take the place of a proper house survey. In fact, it sometimes won't even involve anyone visiting the property in person.

You can either arrange your own independent survey after you've had an offer accepted or see if your mortgage lender allows you to pay for higher level report as part of the service alongside their valuation report, to make sure you're not overpaying for your new home or about to buy a property with significant problems.

Types of house survey

The type of house survey you'll require depends on the age and condition of the property you're buying.

Buyers most commonly choose a mid-level survey (such as the Rics Home Survey - Level 2 or RPSA Home Condition Survey), but for older properties, a more comprehensive survey may be recommended.

Rics Home Survey - Level 1

This is the most basic type of survey. It uses traffic light ratings to give an overview of the property's condition and highlight significant issues, but doesn't go into detail.

A Level 1 survey is suitable if you're looking to buy a standard, modern property that's in good condition, and want to confirm that everything looks okay.

Rics Home Survey - Level 2/RPSA Home Condition Survey

A mid-level survey is the standard choice for most properties in reasonable condition. This level of survey will look at everything that would be covered above, but with added extras.

It will highlight any problems that might affect the property's value, and include the surveyor's advice on repairs and ongoing maintenance. It should also highlight issues such as damp and subsidence, and point out anything that doesn’t meet current building regulations.

The inspection is non-intrusive, meaning the surveyor won't look behind furniture or under floorboards, so they’ll only be able to identify ‘surface-level’ issues. Rics Level 2 Surveys are available with or without a market valuation.

Rics Home Survey - Level 3/RPSA Building Survey

This is the most thorough type of survey. It provides a comprehensive analysis of both the property's structure and condition.

A Level 3 survey is a good option if you’re buying a property that's over 50 years old, of unusual design, or in poor condition.

It can also be worthwhile if you’re planning to do significant work or have major concerns about a property. The surveyor will be ‘hands on’ and do things like check the attic and look under floorboards. The report will list any defects and advise on repairs and maintenance.

You can also ask the surveyor to include projected costs and timings for any repair work recommended in the report.

New-build snagging surveys

If you're buying a new-build home, you won't need a fully-fledged house survey. That said, you might want to consider paying for a snagging survey.

A snagging survey identifies cosmetic issues such as uneven plaster, crooked tiles or sticking windows. Some surveyors may provide a more detailed report that will consider structural or construction problems, though these can be significantly more expensive.

You can give your snagging report to your builder before you move into the property so you can get any issues sorted as quickly as possible.

A snagging survey will cost around £300-£600, depending on the size of the property.

If you have any further queries, please give us a call on 01633 767600 or email us at enquiries@anglo-celtic.co.uk.